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United States Bankruptcy Court

Middle District of Georgia

Valdosta Division

In Re: Belinda Kay Stewart

650 Orange Ave

St. Augustine, FL 32092

XXX-XX-1597

Case Number: 11-70623-JTL

CHAPTER 13

Notice of Objection to Claim

Please take notice, the Chapter 13 Trustee has filed an objection to your claim in this bankruptcy case. This notice is being sent to you pursuant to FRBP 3007.

<u>Your claim may be reduced, modified or eliminated.</u> You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

If you do not want the court to eliminate or change your claim, then you or your attorney must file with the court a written response to the objection on or before September 16, 2011. If you are a governmental entity you have five additional days to respond. If you mail your response to the court for filing, you must mail it early enough for the court to **receive** it on or before the date stated above. File your original response with the United States Bankruptcy Court.

P.O. Box 2147 Columbus, GA 31902 (706) 649 – 7837

Any response must also be mailed to the objecting party, Chapter 13 Trustee, Middle District Of Ga, Columbus, GA 31902 and upon all other persons indicated on the certificate of service attached to this pleading.

If you or your attorney do not take these steps, the court may decide that you do not oppose the objection to your claim.

If any response is timely filed, a hearing will be held on October 26, 2011 at 8:30 am at Federal Building, 2nd Floor U.S. Courtroom, N. Patterson Street, Valdosta, GA.

This 17 day of August 2011.

John Gilson, GA Bar No. 295360 for Chapter 13 Trustee P.O. Box 1907 Columbus, GA 31902 Telephone (706) 327-4151 William E. Tanner, Clerk United States Bankruptcy Court P.O. Box 2147 Columbus, GA 31902 Telephone (706) 649-7837

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CHAPTER 13

Objection to Claim

Now comes the standing Chapter 13 Trustee and files her objection to claim filed by Bank Of America, in the amount of \$126,059.91 designated as claim no. 6 in the Courts records.

The collateral, the 1101 East Clay St., Thomasville, GA 31792, which was the basis of this claim, was to be surrendered according to the confirmed plan. There has been no amendment to the claim to account for the sale of the collateral.

WHEREFORE, the Trustee prays that the Court enter an order disallowing claim no. 6.

This 17 day of August 2011.

/s/ John Gilson

John Gilson GA Bar No. 295360 for CHAPTER 13 TRUSTEE P.O. Box 1907 Columbus, GA 31902

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that I have served a true and correct copy of the within and foregoing document (1) via electronic notice to parties who are ECF Filers and Consenting Users, (2) via electronic notice to ECF Filers and Consenting Users who represent parties, or (3) depositing it in the United States mail with first class postage attached thereto to all other interested parties not served by electronic means at their addresses shown below. Bank Officers will be noticed via Certified Mail.

Belinda Kay Stewart 650 Orange Ave

St. Augustine,FL 32092

Shelba D. Sellers

(Counsel for Debtor)

(Debtor)

Bank Of America 7105 Corporate Drive Mail Stop: Tx2-982-03-03 Plano, TX 75024

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(Creditor) S. Andrew Shupping, Jr Of

Shupping, Morse And Ross, Llp 6259 Riverdale Road

Riverdale, GA 30274

Bac Home Loans Servicing Mail Stop: Tx2-982-03-03 7105 Corporate Drive Plano, TX 75024

This 17 day of August 2011.

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CHAPTER 13

/s/ John Gilson

John Gilson GA Bar No. 295360 for

CHAPTER 13 TRUSTEE

P.O. Box 1907 Columbus, GA 31902